

AMENDMENTS TO THE SPECIFICATION

Please substitute NEW PAGE 4, as follows, for original page 4.

variables has changed over time or differs from place to place".

BRIEF DESCRIPTION OF THE DRAWINGS

For a fuller understanding of the nature and objects of the present invention, reference is made to the following specification, which is to be taken in connection with the accompanying drawings, wherein:

~~Fig. 1 is a flow diagram of the universal asset class benchmarking system and process of the present invention;~~

Figs. 1a and 1b are flow diagrams of the universal asset class benchmarking system and process of the present invention;

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Figs. 2a, 2b and 2c constitute a source portfolio illustration, abbreviated for simplicity, as shown in Microsoft Excel spreadsheets, demonstrating how a corresponding benchmark portfolio is equally weighted in accordance with the present invention;

Figs. 3a, 3b and 3c are a listing by Lipper Analytical Services, Inc., as of month-end August, 1999, of 138 portfolios, i.e. funds, wherein the Lipper investment objective description is "High Current Yield Funds";

Figs. 4a, 4b and 4c are a listing by Morningstar, Inc., of 125 portfolios, i.e. funds, wherein the Morningstar category is designated "High Yield Bond";

Fig. 5 is a listing which meets all of the criteria required pursuant to the present invention, i.e. 18 portfolios in total from the 138 Lipper source funds and the 125 Morningstar source funds;

Figs. 6a, 6b and 6c constitute a three fund/portfolio example of weighting the securities in the benchmark pursuant to the present invention; and